Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 1 of 35

Fill in this in	formation to identify	your case and this filing	: :	auc 1 01 33		
Debtor 1	Jyema	Waynesha Ada	ir Davis			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last Name			
Linitari Ctata			District of	Pennsylvania		
	es Bankruptcy Court for	tne:		i emisyivama		Check if this is an
Case number	er <u>24-10726</u>					amended filing
Official F	Form 106A/B					
Sched	ule A/B: Pr	operty				12/15
equally resp	onsible for supplyi ages, write your na	ng correct information me and case number	n. If more space is (if known). Answe	needed, attach a r every question.	o married people are filing separate sheet to this for the second of the	orm. On the top of any
		egal or equitable interest				
_	lo. Go to Part 2.	gar or equitable interest	in any residence, be	anding, land, or only	mai property.	
_	es. Where is the prope	rty?				
		portion you own for all t 1. Write that number he	-			\$0.00
Part 2:	Describe Your	Vehicles				
•	•	•	•		or not? Include any vehicles cts and Unexpired Leases.	
3. Cars ,	vans, trucks, tractors,	sport utility vehicles, me	otorcycles			
☐ No ☑ Yes						
3.1	1	and Rover Who has	an interest in the pro	pperty? Check one.	De not deduct or consider	ing an analysis Dut
'	viane.	inge Rover ☐ Debto	1 only	.,,.	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	I claims on Schedule D:
,	Year:	~~~	r 1 and Debtor 2 only st one of the debtors a	and another	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	39150 Check	tif this is community	y property (see	\$12,035.00	\$12,035.00
9	Other information:		dions)			
		omes, ATVs and other re				
<i>Examp</i> √1 No		ors, personal watercraft, fi	shing vessels, snowm	nobiles, motorcycle a	ccessories	
No.						

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 2 of 35

Debtor Davis, Jyema Waynesha Adair Case number (if known) 24-10726

5.		the portion you own for all of your entries from Part 2, including any entries for pages art 2. Write that number here	\$12,035.00					
Pa	rt 3: Describe You	ur Personal and Household Items						
Do y	ou own or have any legal o	r equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.					
6.	Household goods and fur Examples: Major appliance	nishings es, furniture, linens, china, kitchenware						
	☐ No							
	✓ Yes. Describe	Various used pieces of furniture, furnishings, appliances, linens, and other similar items, each valued at \$600 or less.	\$950.00					
7.	Electronics							
	Examples: Televisions and	I radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ctronic devices including cell phones, cameras, media players, games						
	☐ No							
	√ Yes. Describe	Various used televisions, mobile devices, and computers, each valued at \$600 or less.	\$350.00					
8.	Collectibles of value							
	Examples: Antiques and fi	gurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or ollections; other collections, memorabilia, collectibles						
	√ No							
	Yes. Describe							
9.	Equipment for sports and	hobbies						
	Examples: Sports, photog	raphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and try tools; musical instruments						
	√ No							
	Yes. Describe							
10.	Firearms							
		hotguns, ammunition, and related equipment						
	☑ No							
	Yes. Describe							
11.	Clothes	on fure leather costs decigner wear change acceptains						
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories							
	□ No							
	✓ Yes. Describe	Various used articles of clothing, shoes, and accessories, each valued at \$600 or less.	\$250.00					

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 3 of 35

Debtor Davis, Jyema Waynesha Adair

12.	Jewelry Examples: Evenydey jewel	lry costumo igwelny ongog	woment rings, wodding rings, heirloom iswelly, watches, game, gold						
	silver	iry, costume jeweiry, engag	ement rings, wedding rings, heirloom jewelry, watches, gems, gold,						
	□ No								
	✓ Yes. Describe	Various used pieces	of jewelry.	\$75.00					
13.	Non-farm animals								
	Examples: Dogs, cats, bird	ds, horses							
	√ No								
	Yes. Describe								
14.	Any other personal and h	ousehold items you did r	not already list, including any health aids you did not list						
	√ No								
	Yes. Give specific information								
15.	Add the dollar value of all	l of your entries from Par	t 3, including any entries for pages you have attached	44.005.00					
			→	\$1,625.00					
Do	nt 4. Deceribe Ver	ur Financial Acceta							
		ur Financial Assets							
Do y	ou own or have any legal o	r equitable interest in an	y of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.					
16.	Cash								
	Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition								
	✓ No								
	1 163		Gd31						
17.	Deposits of money								
			nunts; certificates of deposit; shares in credit unions, brokerage houses, multiple accounts with the same institution, list each.						
	□ No								
	√ Yes		Institution name:						
	17	7.1. Checking account:	Navy Federal Credit Union	\$568.71					
	17	7.2. Checking account:	PNC Bank	unknown					
	17	7.3. Checking account:	Wells Fargo	\$25.00					
	17	7.4. Savings account:	Navy Federal Credit Union	\$11,058.63					
	17	7.5. Savings account:	Wells Fargo	\$25.00					
18.	Bonds, mutual funds, or p	oublicly traded stocks							
	•	•	okerage firms, money market accounts						
	√ No								
	☐ Yes								

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 4 of 35

Debtor Davis, Jyema Waynesha Adair

19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture	
	√ No	
	Yes. Give specific information about them	
20.	Government and corporate bonds and other negotiable and non-negotiable instruments	
	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
	☑ No	
	Yes. Give specific information about them	
21.	Retirement or pension accounts	
۷۱.	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	□ No	
	─ ✓ Yes List each	
	account separately. Type of account: Institution name:	
	Retirement account: Vanguard	\$15,290.64
22.	Security deposits and prepayments	
LL .	Your share of all unused deposits you have made so that you may continue service or use from a company	
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others	
	☑ No	
	☐ Yes	
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
	☑ No	
	☐ Yes	
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	
	√ No	
	☐ Yes	
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit	
	☑ No	
	☐ Yes. Give specific information about them	

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 5 of 35

Debtor Davis, Jyema Waynesha Adair

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property								
	Examples: Internet domain names, website	es, proceeds from royalties and licensing	agreements					
	☑ No							
	Yes. Give specific							
	information about them							
27.	Licenses, franchises, and other general i	-						
	Examples: Building permits, exclusive licen	ses, cooperative association holdings, lic	quor licenses, professional licenses					
	☑ No							
	Yes. Give specific information about them							
Mone	y or property owed to you?			Current value of the portion you own?				
				Do not deduct secured claims or exemptions.				
28.	Tax refunds owed to you							
	☑ No							
	☐ Yes. Give specific information about							
	them, including whether you already filed the returns and							
	the tax years							
29.	Family support							
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement							
	√ No							
	☐ Yes. Give specific information							
30.	Other amounts someone owes you							
	Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else							
	☑ No							
	☐ Yes. Give specific information							
31.	Interests in insurance policies							
	Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance							
	☐ No							
	✓ Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:				
		American Benefit Life						
		Insurance Company - Whole						
		Life Policy (new, no value yet	Steffon Purcell	\$0.00				
		accumulated)	Stellon Furcell	\$0.00				
32.	Any interest in property that is due you for	rom someone who has died						
	If you are the beneficiary of a living trust, exproperty because someone has died.	pect proceeds from a life insurance policy	y, or are currently entitled to receive					
	☑ No							
	Yes. Give specific information							

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 6 of 35

Debtor Davis, Jyema Waynesha Adair

33.	3. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment						
	Examples: Accidents, employment disputes, insurance claims, or rights to sue						
	☑ No						
	☐ Yes. Describe each claim						
34.	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims						
	☑ No						
	☐ Yes. Describe each claim						
35.	Any financial assets you did not already list						
	☑ No						
	☐ Yes. Give specific information						
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here						
Pai	rt 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.						
37.	Do you own or have any legal or equitable interest in any business-related property?						
31.							
	✓ No. Go to Part 6.						
	Yes. Go to line 38.						
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here						
Pai	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.						
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?						
	☑ No. Go to Part 7.						
	☐ Yes. Go to line 47.						
52.	Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here						
Pai	rt 7: Describe All Property You Own or Have an Interest in That You Did Not List Above						
53.	Do you have other property of any kind you did not already list?						
	Examples: Season tickets, country club membership						
	☑ No						
	Yes. Give specific information						
54.	Add the dollar value of all of your entries from Part 7. Write that number here						
Pa	rt 8: List the Totals of Each Part of this Form						
55.	Part 1: Total real estate, line 2 \$0.00						
56.	Part 2: Total vehicles, line 5 \$12,035.00						

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 7 of 35

Debtor Davis, Jyema Waynesha Adair Case number (if known) 24-10726

57.	Part 3: Total personal and household items, line 15		\$1,625.00			
58.	Part 4: Total financial assets, line 36		\$26,967.98			
59.	Part 5: Total business-related property, line 45		\$0.00			
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00			
61.	Part 7: Total other property not listed, line 54	+_	\$0.00			
62.	Total personal property. Add lines 56 through 61	_	\$40,627.98	Copy personal property total	+_	\$40,627.98
63.	Total of all property on Schedule A/B. Add line 55 + line 62					\$40,627.98

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 8 of 35

Fill in this information	n to identify your case:			
Debtor 1	_ Jyema	Waynesha Adai	Davis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name I	ast Name	
United States Bank	cruptcy Court for the:	Eastern I	District of Pennsylvania	
Case number (if known)	24-10726	<u>; </u>		Check if this is amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	Exempt	, , , , , , , , , , , , , , , , , , , ,						
 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. 								
Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption you own								
	Copy the value from Schedule A/B	Check only one box for each exemption.						
Brief description: 2017 Land Rover Range Rover Line from Schedule A/B: 3.1	<u>\$12,035.00</u>	\$0.00 100% of fair market value, up to any applicable statutory limit \$0.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)					
Brief description: Various used pieces of furniture, furnishings, appliances, linens, and other similar items, each valued at \$600 or less. Line from Schedule A/B: 6	\$950.00	\$950.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)					

	Case 24-1072	6-amc D0C 18	Document	Page 9 of 35
Debtor 1	Jyema	Waynesha Adair	Davis	Case number (if known) 24-10726
	First Name	Middle Name	Last Name	
Part 2: A	dditional Page			
3. Are yo	u claiming a homeste	ad exemption of more tha	n \$189,050?	
(Subje	ct to adjustment on 4/0	1/25 and every 3 years af	ter that for cases file	d on or after the date of adjustment.)
√ No				
☐ Yes	s. Did you acquire the p	property covered by the ex	cemption within 1,215	5 days before you filed this case?
	No			
	l Yes			

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 10 of 35

Debtor 1 Jyema Waynesha Adair Davis Case number (if known) 24-10726
First Name Middle Name Last Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Various used televisions, mobile devices, and computers, each valued at \$600 or less.	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B:			
Brief description: Various used articles of clothing, shoes, and accessories, each valued at \$600 or less. Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Various used pieces of jewelry. Line from Schedule A/B: 12	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Wells Fargo Checking account	\$25.00	\$25.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:			
Brief description: Wells Fargo Savings account	\$25.00	\$25.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:17		to any applicable statutory limit	
Brief description: Navy Federal Credit Union Checking account	\$568.71	\$568.71 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:17		to any applicable statutory limit	
Brief description: Navy Federal Credit Union Savings account	\$11,058.63	\$11,058.63 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:		orange of the second of the second orange or	

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Mair Document Page 11 of 35

Debtor 1 Waynesha Adair **Davis Jyema** Case number (if known) 24-10726 First Name Middle Name Last Name Part 2: Additional Page Brief description of the property and line on Current value of the Specific laws that allow exemption Amount of the exemption you claim Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Brief description: $\mathbf{\Lambda}$ 11 U.S.C. § 522(d)(5) unknown unknown **PNC Bank** 100% of fair market value, up **Checking account** to any applicable statutory limit Line from 17 Schedule A/B: Brief description: $\mathbf{\Lambda}$ \$15,290.64 11 U.S.C. § 522(d)(12) \$15,290.64 Vanguard ☐ 100% of fair market value, up Line from to any applicable statutory limit Schedule A/B: Brief description: $\sqrt{}$ \$0.00 11 U.S.C. § 522(d)(8) \$0.00 **American Benefit Life Insurance** 100% of fair market value, up Company - Whole Life Policy (new, no to any applicable statutory limit value yet accumulated)

Line from Schedule A/B:

31

		<u>Do</u>	cument	Page 12 of 3	<u>.5</u>		
Fill in this inform	ation to identify your	case:					
Debtor 1	Jyema	Waynesha Adair	Davis				
Dobtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Contributor Court for	tho: Eastern	Distr	ict of Pennsylvan	ia		
	Bankruptcy Court for	tne:tne			<u></u>		
Case number (known)	if 24-10726			_		☐ Check if	this is an
						amende	d filing
Official Forr	n 106D						
		ditors Who	Havo C	laims Soc	surad by [Proporty	40/45
<u> 3Criedu</u>	ie D. Cred	altors willo	i lave C		ured by r	roperty	12/15
		ssible. If two married pe					
•	eeded, copy the Ad number (if known).	ditional Page, fill it out, ı	number the ent	ries, and attach it to	this form. On the to	p of any additional pag	es, write your
	` ,	ecured by your property	/?				
-		it this form to the court wit		nedules. You have not	hing else to report on	this form.	
	in all of the information		,				
Part 1:	_ist All Secured C	Claims					
2. List all sec	ured claims If a cre	ditor has more than one s	secured claim li	et the creditor	Column A	Column B	Column C
		e than one creditor has a	,		Amount of claim	Value of collateral	Unsecured
creditors in creditor's na	•	possible, list the claims in	alphabetical ord	er according to the	Do not deduct the	that supports this claim	portion
	anie.					Ciaiiii	If any
2.1 Chase A	uto Finance	Describe the	property that s	secures the claim:	\$22,579.00	\$12,035.00	\$10,544.00
Creditor's N	lame	2017 Land	Rover Range	Rover	\neg		
Attn: Ba	nkruptcy		Trover realige	Novel			
PO Box	901076	As of the dat	e you file, the o	claim is: Check all tha	t apply.		
Number	Street	Continger	nt				
Fort Wor	th, TX 76101-207		ted				
City	State Z	P Code Disputed					
	the debt? Check or	ne. Nature of lier	n. Check all that	apply.			
☑ Debtor	,	_	•	(such as mortgage or	secured car loan)		
☐ Debtor	•			lien, mechanic's lien)			
	1 and Debtor 2 only tone of the debtors a	_	t lien from a laws	Suit			
anothe		offset)	auding a ngni 10	-			
	if this claim relates unity debt	to a					
33	,						

\$22,579.00

Date debt was incurred 12/1/2021 Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

				Dο	cument	Page	13 of 35	_		
Fill in t	this inform	ation to identify your ca	se:							
Debto	or 1	lyoma	Waynosha	۸dair	Davis					
Debit	JI 1	Jyema First Name	Waynesha Middle Name	Auaii	Last Name					
		1 list Name	madic Hame		Last Name					
Debto		First Name	Middle Noves		Loot Nome					
(Opou	30, ii iiiiig)	riist name	Middle Name		Last Name					
Unite	d States E	Bankruptcy Court for the	: <u>E</u>	astern	Di	istrict of Pe	nnsylvania			
Case	number	24-10726								
(if kno									_	this is an
									amende	ed filing
Officia	al Form '	106E/F								
Sch	nedu	le E/F: Cre	ditors	Who	o Have	e Unse	ecured Cla	aims		12/15
claims numbe numbe	that are li r the entri r (if know	nd on Schedule G: Exe isted in Schedule D: C ies in the boxes on the n). List All of Your PRIC	reditors Who e left. Attach t	Have Ca he Cont	laims Secure inuation Pag	ed by Propert	y. If more space is n	needed, copy the l	Part you need,	fill it out,
1. D	o any cre	ditors have priority un	secured clain	ns agair	nst vou?					
	No. Go	• •			,					
Z	Yes.									
cl a fil	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
,		,,,,,	,				,	Total claim	Priority	Nonpriority
								Total claim	amount	amount
2.1	Cibik La	w PC	Las	st 4 diai	ts of accoun	nt number		\$3,300.00	\$3,300.00	\$0.00
-		editor's Name						Ψο,οσο.σσ	ψο,σσσ.σσ	Ψ0.00
	,	Inut Street Suite 90		nen was	the debt inc	curred?				
-	Number	Street	<u>-</u>							
			As	of the c	date you file,	the claim is:	Check all that apply.			
-	Districted			Conting	•	,				
-		phia, PA 19102	n	Unliqui	•					
(City	State ZI	r Coue	Dispute						
-		rred the debt? Check o								
	√ Debtor	1 only				ecured claim	:			
	Debtor	•			tic support ob	J				
		1 and Debtor 2 only					owe the government			
_		t one of the debtors and					while you were intox	cicated		
Į		if this claim is for a unity debt	<u>v</u>	Omer.	opecily Atto	orney Fees				
ı	s the clair	m subject to offset?								

✓ No ☐ Yes

Entered 04/30/24 13:55:20 Desc Main Case 24-10726-amc Doc 18 Filed 04/30/24 Page 14 of 35 Document Debtor 1 Waynesha Adair Case number (if known) 24-10726 **Jyema** Davis First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Last 4 digits of account number Amex \$36.00 7 5 9 3 Nonpriority Creditor's Name When was the debt incurred? 12/1/2017 Correspondence/Bankruptcy PO Box 981540 As of the date you file, the claim is: Check all that apply. Number Contingent El Paso, TX 79998-1540 ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☑ Debtor 1 only ☐ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ■ Debtor 1 and Debtor 2 only priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify CreditCard Is the claim subject to offset? **☑** No ☐ Yes 4.2 Barclays Bank Delaware Last 4 digits of account number \$1,653.00 6 4 9 Nonpriority Creditor's Name When was the debt incurred? 3/1/2022 Attn: Bankruptcy 125 S West St As of the date you file, the claim is: Check all that apply. Street Contingent Wilmington, DE 19801-5014 Unliquidated

✓ No ☐ Yes

Who incurred the debt? Check one.

At least one of the debtors and another

☐ Check if this claim is for a community debt

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

✓ Debtor 1 only

Debtor 2 only

ZIP Code

Disputed

Student loans

priority claims

☑ Other. Specify CreditCard

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as

Debts to pension or profit-sharing plans, and other similar debts

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 15 of 35

Debtor 1 Jyema Waynesha Adair Davis Case number (if known) 24-10726

Last Name

Middle Name

First Name

Pa	rt 2: Your NONPRIORITY Unsecured Claims —	Continuation Page							
After	listing any entries on this page, number them beginning	g with 4.4, followed by 4.5, and so fo	orth.						Total claim
4.3	Capital One	Last 4 digits of account number	5	7	7	7	2		\$452.00
	Nonpriority Creditor's Name						_		
	Attn: Bankruptcy	When was the debt incurred?		1(0/1/2	201	<u>/</u>		
	PO Box 30285								
	Number Street	As of the date you file, the claim is	s: Che	eck	all t	that	apply.		
	Salt Lake City, UT 84130-0285	Contingent							
	City State ZIP Code	☐ Unliquidated☐ Disputed							
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured	claim	n:					
	Debtor 1 only	☐ Student loans							
	Debtor 2 only	Obligations arising out of a separ	ration	ag	reer	men	t or divo	orce that you did n	ot report as
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	priority claims							•
	☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	·	Other. Specify CreditCard						_	
	Is the claim subject to offset?								
	☑ No								
	Yes								
4.4	Citibank	Last 4 digits of account number	2	7	7	1	9		\$259.00
	Nonpriority Creditor's Name	When was the debt incurred?							
	Citicorp Cr Srvs/Centralized Bankruptcy	When was the debt incurred? 6/1/2023					<u> </u>		
	PO Box 790040								
	Number Street	As of the date you file, the claim is	s: Che	eck	all t	that	apply.		
	St Louis, MO 63179-0040	☐ Contingent							
	City State ZIP Code	☐ Unliquidated☐ Disputed							
	Who incurred the debt? Check one.	☐ Disputed							
	☑ Debtor 1 only	Type of NONPRIORITY unsecured	claim	n:					
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separ	ration	ag	greer	men	t or divo	rce that you did n	ot report as
	☐ At least one of the debtors and another	priority claims Debts to pension or profit-sharing plans, and other similar debts							
	☐ Check if this claim is for a community debt	☑ Other. Specify CreditCard							
	Is the claim subject to offset?							_	
	☑ No								
	☐ Yes								

First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim Cornerstone Last 4 digits of account number \$51,703.00 Nonpriority Creditor's Name When was the debt incurred? 9/1/2019 Po Box 82561 Number As of the date you file, the claim is: Check all that apply. Contingent Lincoln, NE 68501 Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ✓ Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt Other. Specify Is the claim subject to offset? **☑** No ☐ Yes 4.6 Navy FCU Last 4 digits of account number 0 6 5 3 \$14,035.00 Nonpriority Creditor's Name When was the debt incurred? 4/1/2022 Attn: Bankruptcy PO Box 3000 As of the date you file, the claim is: Check all that apply. Number Street

Contingent

☐ Disputed

ZIP Code

Unliquidated

■ Student loans

priority claims

✓ Other. Specify Unsecured

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as

Debts to pension or profit-sharing plans, and other similar debts

Merrified, VA 22119

☑ Debtor 1 only

Debtor 2 only

Who incurred the debt? Check one.

■ At least one of the debtors and another

☐ Check if this claim is for a community debt

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

State

City

✓ No ☐ Yes

Middle Name

First Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim **Navy Federal Cr Union** Last 4 digits of account number \$16,081.00 3 9 7 Nonpriority Creditor's Name When was the debt incurred? 4/1/2022 820 Follin Lane Se Number As of the date you file, the claim is: Check all that apply. Contingent Vienna, VA 22180 Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ☐ Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ☐ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify CreditCard Is the claim subject to offset? **☑** No ☐ Yes 4.8 One Main Financial \$14,001.00 Last 4 digits of account number 8 2 1 5 Nonpriority Creditor's Name When was the debt incurred? 7/1/2023 Attn: Bankruptcy PO Box 3251 As of the date you file, the claim is: Check all that apply. Number Street Contingent Evansville, IN 47731 ■ Unliquidated City State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ✓ Other. Specify Unsecured Is the claim subject to offset? **☑** No ☐ Yes

First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim **Penn Home IT** Last 4 digits of account number \$2,568.86 9 0 9 1 Nonpriority Creditor's Name When was the debt incurred? Po Box 824474 Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent Philadelphia, PA 19182-4474 Unliquidated ZIP Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ✓ Other. Specify Is the claim subject to offset? **☑** No ☐ Yes 4.10 **PGW** Last 4 digits of account number \$440.30 Nonpriority Creditor's Name When was the debt incurred? Legal - Bankruptcy Unit 800 W. Montgomery Avenue Dept. 3rd Floor As of the date you file, the claim is: Check all that apply. Number Street Contingent Philadelphia, PA 19122 Unliquidated Citv State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as Debtor 1 and Debtor 2 only priority claims Debts to pension or profit-sharing plans, and other similar debts ■ At least one of the debtors and another ☑ Other. Specify Gas Bill ☐ Check if this claim is for a community debt

Is the claim subject to offset?

✓ No ☐ Yes

Document Page 19 of 35

Debtor 1

Waynesha Adair Davis Jyema

_ Case number (if known) 24-10726

First Name Middle Name Last Name

Part 4:	Add 1	he Amounts for Each Type of Unsecured Claim					
		ts of certain types of unsecured claims. This information is s for each type of unsecured claim.	for st	atist	ical reporting purposes onl	ly. 28 U.S.C. § 159.	
					Total claim		
Total claims from Part 1	6a.	Domestic support obligations	6a.		\$0.00		
	6b.	Taxes and certain other debts you owe the government	6b.		\$0.00		
	6c.	Claims for death or personal injury while you were intoxicated	6c.		\$0.00		
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+	\$3,300.00		
	6e.	Total. Add lines 6a through 6d.	6e.		\$3,300.00		
					Total claim		
Total claims	6f.	Student loans	6f.		\$51,703.00		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.		\$0.00		
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.		\$0.00		
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+	\$49,526.16		
	6j.	Total. Add lines 6f through 6i.	6j.		\$101,229.16		

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 20 of 35

Fill in this information	to identify your case:			
Debtor 1	_Jyema	Waynesha A	dair Davis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankı	ruptcy Court for the:	Easte	rn District of Penr	nsylvania
Case number (if known)	24-10726	<u> </u>		

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or o	company with whom y	you ha	ve the contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City	5	State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City	5	State	ZIP Code	
2.3					
	Name				
	Number	Street			
	City	5	State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City	5	State	ZIP Code	

			Do	<u>cument</u> Page	21 of 35	•			
Fill in	this inform	nation to identify your o	case:						
Deb	tor 1	Jyema	Waynesha Adair	Davis					
		First Name	Middle Name	Last Name					
	tor 2	First Name	Middle Name	Last Name					
			F4						
Unit	ed States I	Bankruptcy Court for th	ne: Eastern	District of Pe	nnsylvania				
Cas (if kn		24-10726				☐ Check if this is an amended filing			
	ial Form		0 1 1 1						
Scl	nedu	le H: Your	Codebtors	S		12/15			
iling t he en	ogether, k tries in the n). Answer	poth are equally resp e boxes on the left. A every question.	onsible for supplying on the track the Additional Pa	orrect information. If mo	re space is needed, co op of any Additional F	urate as possible. If two married people are opy the Additional Page, fill it out, and number Pages, write your name and case number (if			
	✓ No ☐ Yes	·	, , , , , , , , , , , , , , , , , , ,		,				
2.	California No. G Yes. I	, Idaho, Louisiana, Ne to to line 3. Did your spouse, forme	vada, New Mexico, Puer	ty property state or territo to Rico, Texas, Washington alent live with you at the time	n, and Wisconsin.)	erty states and territories include Arizona,			
	☐ No		y state or territory did yo	ı live?	Fill in the name and current address of that person.				
	N	ame of your spouse, f	ormer spouse, or legal e	quivalent					
	N	umber	Street						
	C	ity	State	ZIP Code					
3.	2 again a	s a codebtor only if t	hat person is a guaran	tor or cosigner. Make sur	e you have listed the	filing with you. List the person shown in line creditor on <i>Schedule D</i> (Official Form 106D), le <i>E/F</i> , or <i>Schedule G</i> to fill out Column 2.			
	Column 1	: Your codebtor			Column 2: T	he creditor to whom you owe the debt			
					Check all sch	nedules that apply:			
3.1									
	Name				_	e D, line			
	Number	S	reet			e E/F, line			
						e G, line			
	City		State	ZIP	Code				
3.2					D Cobodula	e D, line			
	Name					· · · · · · · · · · · · · · · · · · ·			
	Number	Si	treet			e E/F, line			
					Schedule	; G, IIIIE			

State

ZIP Code

City

Case	e 24-10720-an			Page 22 of 35)4/30/24 13.55. <i>i</i>	20 Desc Main	
Fill in this information	on to identify your case	e:					
Debtor 1	Jyema First Name	Waynesha Ada	air Davis Last Name				
Debtor 2 (Spouse, if filing) United States Bank	First Name kruptcy Court for the:	Middle Name Easterr	Last Name n District of Penn	sylvania		nended filing	
Case number (if known)	24-1072	26			chapt	plement showing postp er 13 income as of the	
Official Form					MM /	DD / YYYY	
schedule	I: Your Inc	ome					12/15
nformation. If you a	re married and not fil	ing jointly, and your	spouse is living wi	th you, include info	ebtor 2), both are equally rmation about your sp	ouse. If you are separa	nted and your

ouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment 1. Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse **✓** Employed □ Not Employed If you have more than one job, **Employment status** ☐ Employed ☐ Not Employed attach a separate page with information about additional Occupation **Operations Supervisor** employers. Employer's name QTC Management, Inc. Include part time, seasonal, or self-employed work. **Employer's address** 924 Overland Ct Occupation may include student Number Street Number Street or homemaker, if it applies. San Dimas, CA 91773-1742 Zip Code City State Zip Code State How long employed there? Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$7,876.88 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 4. Calculate gross income. Add line 2 + line 3. \$7,876.88 \$0.00

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 23 of 35

Debtor 1 Jyema Waynesha Adair Davis Case number (if known) 24-10726

Last Name

First Name

Middle Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy line 4 here→	4.	\$7,876.88	\$0.00	
5.	List all payroll deductions:				
	5a. Tax, Medicare, and Social Security deductions	5a.	\$2,094.36	\$0.00	
	5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. Voluntary contributions for retirement plans	5c.	\$236.42	\$0.00	
	5d. Required repayments of retirement fund loans	5d.	\$105.90	\$0.00	
	5e. Insurance	5e.	\$278.31	\$0.00	
	5f. Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. Union dues	5g.	\$0.00	\$0.00	
	5h. Other deductions. Specify:	5h.	+ \$0.00	+ \$0.00	
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$2,714.98	\$0.00	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$5,161.90	\$0.00	
7. 8.	List all other income regularly received:	7.			
-	8a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross				
	receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00	
	8b. Interest and dividends	8b.	\$0.00	\$0.00	
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ob.	Ψ0.00	Ψο.σο	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
	8d. Unemployment compensation	8d.	\$0.00	\$0.00	
	8e. Social Security	8e.	\$0.00	\$0.00	
	8f. Other government assistance that you regularly receive				
	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:	8f.	\$0.00	\$0.00	
	8g. Pension or retirement income	8g.	\$0.00	\$0.00	
	8h. Other monthly income. Specify: Estimated Pro-Rate 2023	8h.	+ \$325.66	+ \$0.00	
	Federal Income Tax Refund				
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$325.66	\$0.00	
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$5,487.56	+ \$0.00	= \$5,487.56
11.	State all other regular contributions to the expenses that you list in Sched	dule J.			
	Include contributions from an unmarried partner, members of your househol friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that a	, ,		,	
	Specify:			_ 11. •	\$0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. The amount on the Summary of Your Assets and Liabilities and Certain Statistics		•	ncome. Write that 12.	\$5,487.56
					Combined monthly income
13.	Do you expect an increase or decrease within the year after you file this for value of the second of	orm?			
	Yes. Explain:				

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 24 of 35

Fill in this information	to identify your case:			
Debtor 1	Jyema First Name	Waynesha Adair Davis Middle Name Last Name		Check if this is:
Debtor 2	i iist ivaine	Middle Name	Lastivanie	☐ An amended filing
(Spouse, if filing)	First Name	Middle Name	Last Name	A supplement showing postpetition chapter 13 expenses as of the following date:
United States Bankı	ruptcy Court for the:	Eastern District of Pennsylvania		MM / DD / YYYY
Case number (if known)	24-10726	<u>; </u>		

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question

spa	space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.							
Pa	rt 1: Describe Your Househol	d						
1.	Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a sep No Yes. Debtor 2 must file	parate household? Official Form 106J-2, Expenses for	r Separate Household of Debtor 2.					
2.	Do you have dependents? Do not list Debtor 1 and	☐ No ☑ Yes. Fill out this information	Dependent's relationship to	Dependent's	s Does dependent live			
	Debtor 2.	for each dependent	Debtor 1 or Debtor 2	age	with you?			
	Do not state the dependents' names.		Child	2	□ _{No.} ☑ _{Yes.}			
	namo.				— □ No. □ Yes.			
					— □ No. □ Yes.			
					No. ☐ Yes.			
3.	Do your expenses include expenses of people other than yourself and your dependents?	☑ No □ _{Yes}						
Pa	rt 2: Estimate Your Ongoing I	Monthly Expenses						
da		s is a supplemental Schedule J, ch	e using this form as a supplement in a neck the box at the top of the form an	d fill in the ap	pplicable date.			
	ch assistance and have included it				Your expenses			
4.	The rental or home ownership exp for the ground or lot.	enses for your residence. Include	first mortgage payments and any rent	4	\$1,850.00			
	If not included in line 4:							
	4a. Real estate taxes	4a. -	\$0.00					
	4b. Property, homeowner's, or rente	er's insurance		4b	\$0.00			
	4c. Home maintenance, repair, and	upkeep expenses		4c.	\$0.00			
	4d. Homeowner's association or co	ndominium dues		4d. _	\$0.00			

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 25 of 35

Debtor 1 Jyema Waynesha Adair Davis Case number (if known) 24-10726
First Name Middle Name Last Name

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
3 .	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$175.00
	6b. Water, sewer, garbage collection	6b.	\$0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
	6d. Other. Specify:	6d.	\$0.00
	Food and housekeeping supplies	7.	\$1,200.00
	Childcare and children's education costs	8.	\$0.00
).	Clothing, laundry, and dry cleaning	9.	\$200.00
0.	Personal care products and services	10.	\$175.00
1.	Medical and dental expenses	11.	\$150.00
2.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$325.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$107.00
14.	Charitable contributions and religious donations	14.	\$0.00
5.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15b. 15c.	\$200.00
	15d. Other insurance. Specify:	15d.	\$0.00
^			·
Э.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0.00
7.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	• •	17c.	\$0.00
	17c. Other. Specify:	17d.	\$0.00
	17d. Other. Specify:		
8.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$0.00
	20b. Real estate taxes	20b.	\$0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
	20e. Homeowner's association or condominium dues	20e.	\$0.00

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 26 of 35

Deb	tor 1	Jyema	Waynesha Adai	r Davis	Case number (Case number (if known) 24-10726			
		First Name	Middle Name	Last Name					
21.	Other. Spe	ecify:			21.	+\$0.00			
22.	Calculate	your monthly exp	enses.						
	22a. Add li	ines 4 through 21.			22a.	\$4,582.00			
	22b. Copy	line 22 (monthly e	expenses for Debtor 2), it	any, from Official Form 106J-2	22b.	\$0.00			
	22c. Add line 22a and 22b. The result is your monthly expenses.				22c.	\$4,582.00			
23.	Calculate	your monthly net	income.						
	23a. Copy line 12 (your combined monthly income) from Schedule			rom Schedule I.	23a.	\$5,487.56			
	23b. Copy	your monthly expe	enses from line 22c abov	/e.	23b.	\$4,582.00			
	23c. Subtra	act your monthly e	expenses from your mon	thly income.	Г				
	The r	esult is your mont	hly net income.		23c.	<u>\$905.56</u>			
24.	Do you ex	pect an increase of	or decrease in your exp	enses within the year after you f	file this form?				
				car loan within the year or do you of a modification to the terms of					
	✓ No. None Yes.								

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 27 of 35

Fill in this information to identify your case:						
Debtor 1	_Jyema	Waynesha Adai	ir Davis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	Eastern	District of Pennsylvania			
Case number	24-10726					
United States Bankru	ptcy Court for the:					

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying confusion of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original new Summary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$40,627.98
1c. Copy line 63, Total of all property on Schedule A/B	\$40,627.98
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$22,579.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$3,300.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$101,229.16
Your total liabilities	\$127,108.16
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$5,487.56
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,582.00

Check if this is an amended filing

Page 28 of 35 Document Debtor 1 **Jyema** Waynesha Adair **Davis** Case number (if known) 24-10726

Last Name

First Name

Middle Name

Part 4: Answer These Questions for Administrative and Statistical Records					
Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ☑ Yes					
 What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. ✓ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
B. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$8,202.54				
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim					
From Part 4 on Schedule E/F, copy the following:					
9a. Domestic support obligations (Copy line 6a.) \$0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00					
9d. Student loans. (Copy line 6f.) \$51,703.00					
9e.Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.00					
9g. Total . Add lines 9a through 9f \$51,703.00					

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 29 of 35

Fill in this information to identify your case:					
Debtor 1	Jyema	Waynesha A	dair Davis		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankı	ruptcy Court for the:	Easte	rn District of Pennsylvar	nia	
Case number (if known)	24-10726	<u> </u>			

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
☑ No					
Yes	. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
.,	penalty of perjury, I declare that I have read the summary and schedule	es filed with this declaration and that they are true and correct.			
· -	s/ Jyema Waynesha Adair Davis ema Waynesha Adair Davis, Debtor 1				
Da	ate 04/30/2024 MM/ DD/ YYYY				

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 30 of 35

Fill in this information to identify your case:					
Debtor 1	_ Jyema	Waynesha Ada	air Davis		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankru	uptcy Court for the:	Eastern	District of Pennsylvani	a	
Case number (if known)	24-10726				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

. What is your current marital status?				
☐ Married				
✓ Not married				
During the last 3 years, have you lived ar	nywhere other than where y	ou live now?		
☑ No				
☐ Yes. List all of the places you lived in the	ne last 3 years. Do not includ	de where you live now.		
Within the last 8 years, did you ever live verritories include Arizona, California, Idaho,				
☐ Yes. Make sure you fill out <i>Schedule H</i>	· Vour Codebtors (Official Ed	orm 106H)		
	. rour codobioro (ciniciai i c	31111 10011/3		
,				
	Income			
Explain the Sources of Your I Did you have any income from employment in the total amount of income you receive	ent or from operating a bus	esses, including part-time a	activities.	years?
Did you have any income from employme ill in the total amount of income you receive you are filing a joint case and you have income you have you have income you have income you have income you have income you have you have income you have you have you have income you have yo	ent or from operating a bus	esses, including part-time a	activities.	years?
Did you have any income from employment in the total amount of income you receive you are filing a joint case and you have income No	ent or from operating a bus	esses, including part-time a	activities.	years?
Did you have any income from employment ill in the total amount of income you receive you are filling a joint case and you have income No	ent or from operating a bus ed from all jobs and all busin ome that you receive togeth	esses, including part-time a	activities. ebtor 1.	years? Gross Income
Did you have any income from employment ill in the total amount of income you receive you are filling a joint case and you have income No	ent or from operating a bus d from all jobs and all busin- ome that you receive togeth	esses, including part-time a er, list it only once under D	Debtor 2	
Did you have any income from employmers ill in the total amount of income you receive you are filing a joint case and you have income you	ent or from operating a bused from all jobs and all businome that you receive togeth Debtor 1 Sources of income	esses, including part-time a er, list it only once under Definition of the content of the conten	Debtor 2 Sources of income	Gross Income (before deductions and exclusions)

	Case 24-1	0726-amc	Doc 18	Filed 04 Document		Entered e 31 of 3		24 13:55:20	Desc Main
Debtor 1	Jyema	Wayne	sha Adair	Davis			Cas	se number (if know	n) 24-10726
	First Name	Middle N	lame	Last Name					
	calendar year: 1 to December 3	31. 2023)	✓ Wages bonuse	, commissions, s, tips	\$1 1	0,108.44		es, commissions, ses, tips	
(carraar)	. 10 200020. 0	YYYY	Operatir	ng a business			Opera	iting a business	
	alendar year bef		Wages, bonuse	, commissions, s, tips	\$8	0,303.00		es, commissions, ses, tips	
		YYYY	Operatir	ng a business			Opera	ating a business	
Include incompublic benefiling a joint No Yes. I		of whether that in nsions; rental inc ave income that	come is taxa come; interes you received	able. Examples on the dividends; mo together, list it o	of other inco ney collecte only once ur	me are alimo d from lawsu der Debtor 1	uits; royalties		rity, unemployment, and other d lottery winnings. If you are
6 Are eithe	er Debtor 1's or D	lehtor 2's dehts	nrimarily cor	neumar dahte?					
			-				defined to 44	1100 0 404(0) -	- (*
☐ No.				or household pu		er debts are o	defined in 11	U.S.C. § 101(8) a	s incurred by
	During the 90 d	ays before you f	iled for bankr	uptcy, did you pa	ay any cred	itor a total of	\$7,575* or m	nore?	
	☐ No. Go to lin	e 7.							
	paid t	hat creditor. Do	not include p		nestic suppo			ments and the to	
	* Subject to adj	ustment on 4/01/	/25 and ever	y 3 years after th	nat for cases	filed on or a	after the date	of adjustment.	
√ Yes.			. ,	consumer debt		itor a total of	\$600 or more	e?	
	✓ No. Go to lin			., .,, , ,	., ., ,		,		
	Yes. List b include	elow each credit	domestic sup	port obligations				you paid that cred Also, do not includ	
Insiders inc you are an	officer, director, p	es; any general p person in control	partners; rela , or owner of	tives of any general 20% or more of	eral partner their voting	s; partnership securities; a	ps of which y and any mana	ou are a general p	partner; corporations of which ding one for a business you nony.
_	iot all managers	to on lead-							
∟ Yes. L	ist all payments	to an insider.							
Include pay	year before you ments on debts				ments or tra	nsfer any pr	roperty on ac	count of a debt the	hat benefited an insider?
√ No									
Yes. L	ist all payments	that benefited ar	n insider.						

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Page 32 of 35 Document Debtor 1 **Jyema** Waynesha Adair **Davis** Case number (if known) 24-10726 First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and **✓** No Yes. Fill in the details. 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? **✓** No ☐ Yes. Fill in the details. 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a courtappointed receiver, a custodian, or another official? **√** No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? **✓** No ☐ Yes. Fill in the details for each gift. 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? **√**No Yes. Fill in the details for each gift or contribution. List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? **√**No Yes. Fill in the details.

Case 24-10726-amc Doc 18 Filed 04/30/24 Entered 04/30/24 13:55:20 Desc Main Document Page 33 of 35 Debtor 1 **Jyema** Waynesha Adair **Davis** Case number (if known) 24-10726 First Name Middle Name Last Name Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Cibik Law, P.C. Person Who Was Paid Attorney's Fee 03/04/2024 \$2,575.00 1500 Walnut Street Suite 900 Number Street Philadelphia, PA 19102 ZIP Code State mail@cibiklaw.com Fmail or website address Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. **√**No Yes. Fill in the details. 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **✓** No Yes. Fill in the details. 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) **√** No Yes. Fill in the details. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. **√** No ☐ Yes. Fill in the details.

	Case 24-107	20-anic Duc 1		Page 34 of 35
ebtor 1	Jyema	Waynesha Adair		Case number (if known) 24-10726
	First Name	Middle Name	Last Name	
21. Do you valuables?		ou have within 1 year be	fore you filed for bankru	uptcy, any safe deposit box or other depository for securities, cash, or other
√ No				
Yes.	Fill in the details.			
22. Have y	ou stored property i	n a storage unit or place	e other than your home	within 1 year before you filed for bankruptcy?
√ No			•	
☐ Yes.	Fill in the details.			
Part 9: Id	dentify Property \	You Hold or Control	for Someone Else	
23. Do you	ı hold or control any	property that someone	else owns? Include any	y property you borrowed from, are storing for, or hold in trust for someone.
√ No				
Yes.	Fill in the details.			
Part 10:	Give Details Abo	ut Environmental In	formation	
For the pu	rpose of Part 10, the	following definitions a	pply:	
substa	inces, wastes, or mat			oncerning pollution, contamination, releases of hazardous or toxic dwater, or other medium, including statutes or regulations controlling the
	eans any location, fa ze it, including dispos		ned under any environme	ental law, whether you now own, operate, or utilize it or used to own, operate,
	dous material means int, contaminant, or s		ntal law defines as a haza	ardous waste, hazardous substance, toxic substance, hazardous material,
Report all	notices, releases, ar	nd proceedings that you	ı know about, regardles	s of when they occurred.
_	y governmental unit	notified you that you n	nay be liable or potential	lly liable under or in violation of an environmental law?
√ No				
☐ Yes. I	Fill in the details.			
25. Have y	ou notified any gove	ernmental unit of any re	lease of hazardous mate	erial?
√ No				
Yes.	Fill in the details.			
26. Have y	ou been a party in a	ny judicial or administra	ative proceeding under a	any environmental law? Include settlements and orders.
√ No				
Yes.	Fill in the details.			

	Case 24-1072	6-amc Doc 18	Filed 04/30 Document	/24 Entered Page 35 of 3	04/30/24 13:55:20 Desc Main
Debtor 1	Jyema	Waynesha Adair	Document	age 33 or 3	Case number (if known) 24-10726
	First Name	Middle Name	Last Name		
Part 11:	Give Details About	Your Business or C	Connections to Ar	y Business	
27. Within	4 years before you file	d for bankruptcy, did y	ou own a business o	or have any of the fo	llowing connections to any business?
	A sole proprietor or self-	employed in a trade, p	rofession, or other ac	tivity, either full-time	or part-time
	A member of a limited li	ability company (LLC) o	or limited liability partr	ership (LLP)	
	A partner in a partnersh	ip			
	An officer, director, or m	anaging executive of a	corporation		
	An owner of at least 5%	of the voting or equity	securities of a corpor	ation	
√ No. 1	None of the above appli	es. Go to Part 12.			
Yes.	Check all that apply abo	ove and fill in the details	s below for each busi	ness.	
creditors,	2 years before you file or other parties. Fill in the details below.	d for bankruptcy, did y	ou give a financial s	atement to anyone	about your business? Include all financial institutions,
Part 12:	Sign Below				
and corre	ct. I understand that ma	aking a false statement	t, concealing propert	y, or obtaining mon	re under penalty of perjury that the answers are true ey or property by fraud in connection with a 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Sign	Jyema Waynesha Anature of Jyema Wayne e 04/30/2024		r 1		
Did you at ✓ No ☐ Yes	ttach additional pages	to your Statement of Fi	inancial Affairs for In	dividuals Filing for	Bankruptcy (Official Form 107)?
Did you p	ay or agree to pay som	eone who is not an atte	orney to help you fill	out bankruptcy for	ns?
√ No					
Yes.	Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).